Standard Life

Sales Quotation System

User Manual

Broker Version

(Version 6.6.13G)

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1. Introduction

The Sales Quotation System (SQS) enables user to create new business quotation and print illustration documents for Standard Life's products. The functions of SQS are classified into 2 categories:

Quotation (section 4)

This section allows user to create new business quotation. From the quotation details, user can preview and print illustration document for customer.

User Maintenance (section 5)

This section allows user to maintain user information and default setting for printing quotation.

2. System Login

Step 1: *Method 1*

Double click the icon

(SQS) from the desktop.

Method 2
From the **Start** menu, click **All Programs** and then **Standard Life (Asia) Ltd**. Click **Sales Quotation System** and then "SQS.exe" (Fig. 2.1).

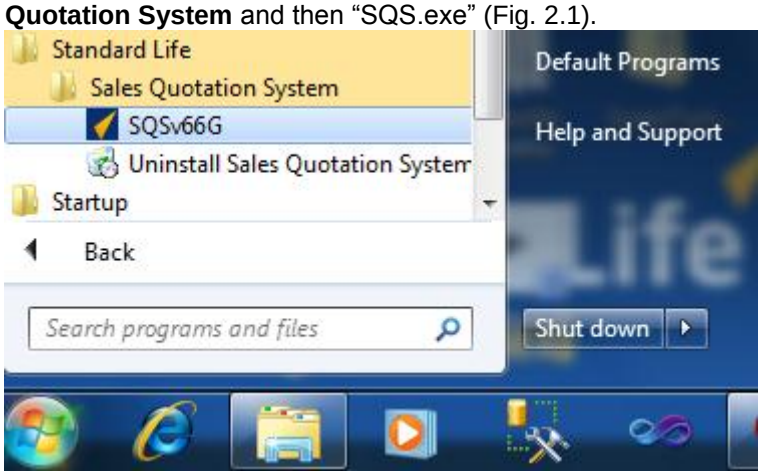


Fig. 2.1 Login Sales Quotation System from Start Menu

The login screen (Fig. 2.2) will be displayed.

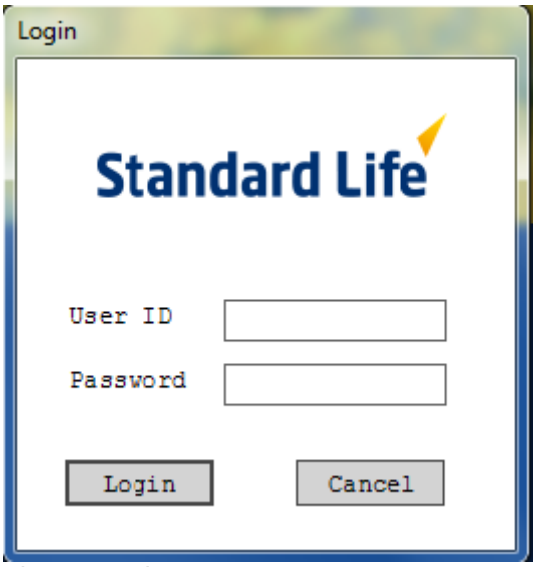


Fig. 2.2 Login screen

Step 2: Enter User ID (Refer to section 5.1 for registering a new user).

Step 3: Enter the password.

Step 4: If User ID or Password is invalid, an error screen Fig.2.3 and Fig.2.4 will be prompted. Perform Step 2 or Step 3 again.

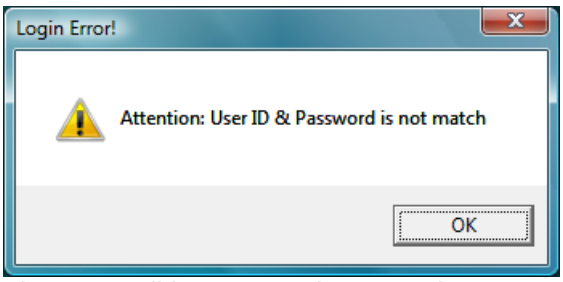


Fig. 2.3 Invalid user ID and password

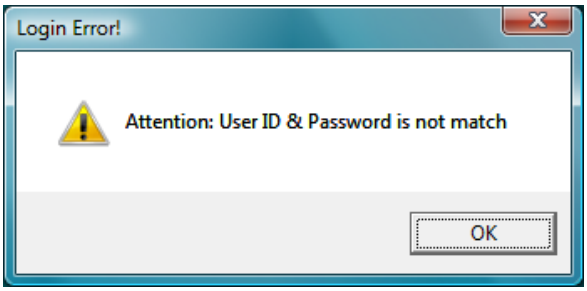


Fig. 2.4 Invalid password

3. Main Menu

After successful login, the Main Menu screen Fig.3.1 will be displayed.

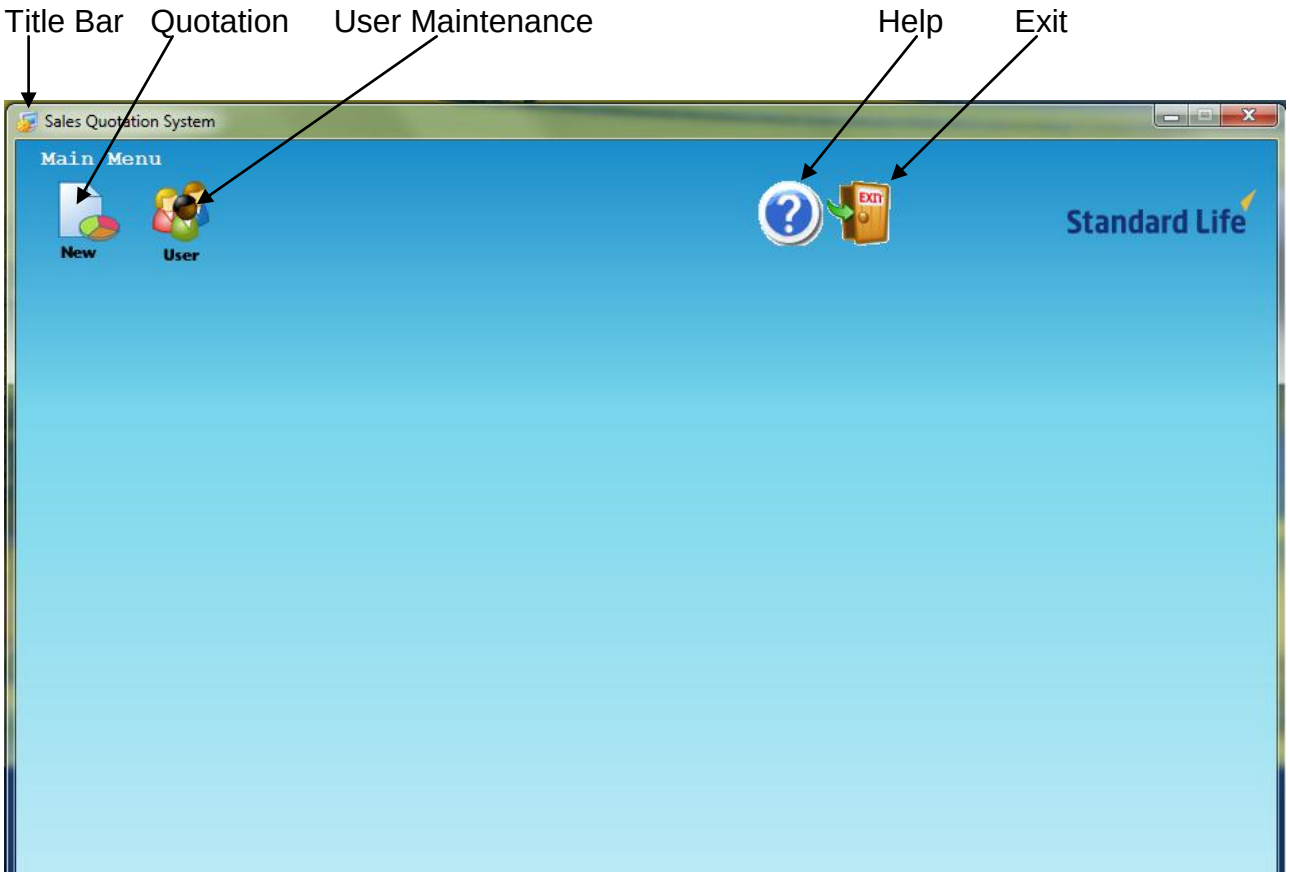


Fig.3.1 Main Menu screen

System Bar

It displays the system name that you are working on.

Title

It displays the section that you are working on.

Menu Bar

It consists of 2 menu items: Quotation (section 4), User Maintenance (section 5), Help and Exit. Within each menu item, there will be different sub-menu items.

4. Quotation

This section allows user to create new business quotation and print illustration documents for Standard Life's products.

Fig. 4.1 shows the screen you will see when **Quotation** was clicked on the Main Menu screen.

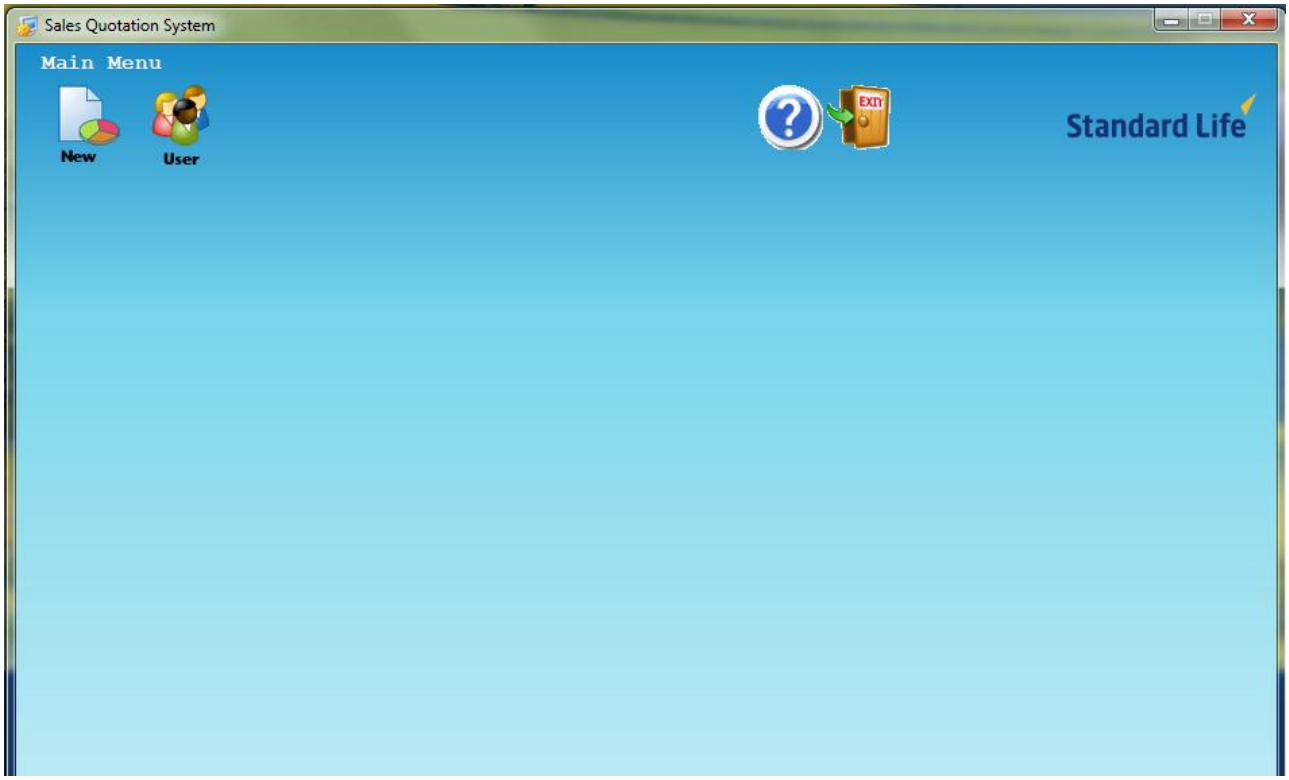


Fig. 4.1 Screen for Quotation

On the Quotation Screen, user can:

- Create New Quotation (section 4.1)
- Preview Quotation (section 4.2)
- Print Quotation (section 4.3)
- Save Quotation (section 4.4)
- Return to Main Menu (section 4.5)

4.1 Create New Quotation

To create quotation, click the new icon on the Quotation screen, it brings you to the screen. Fig.4.1.1.

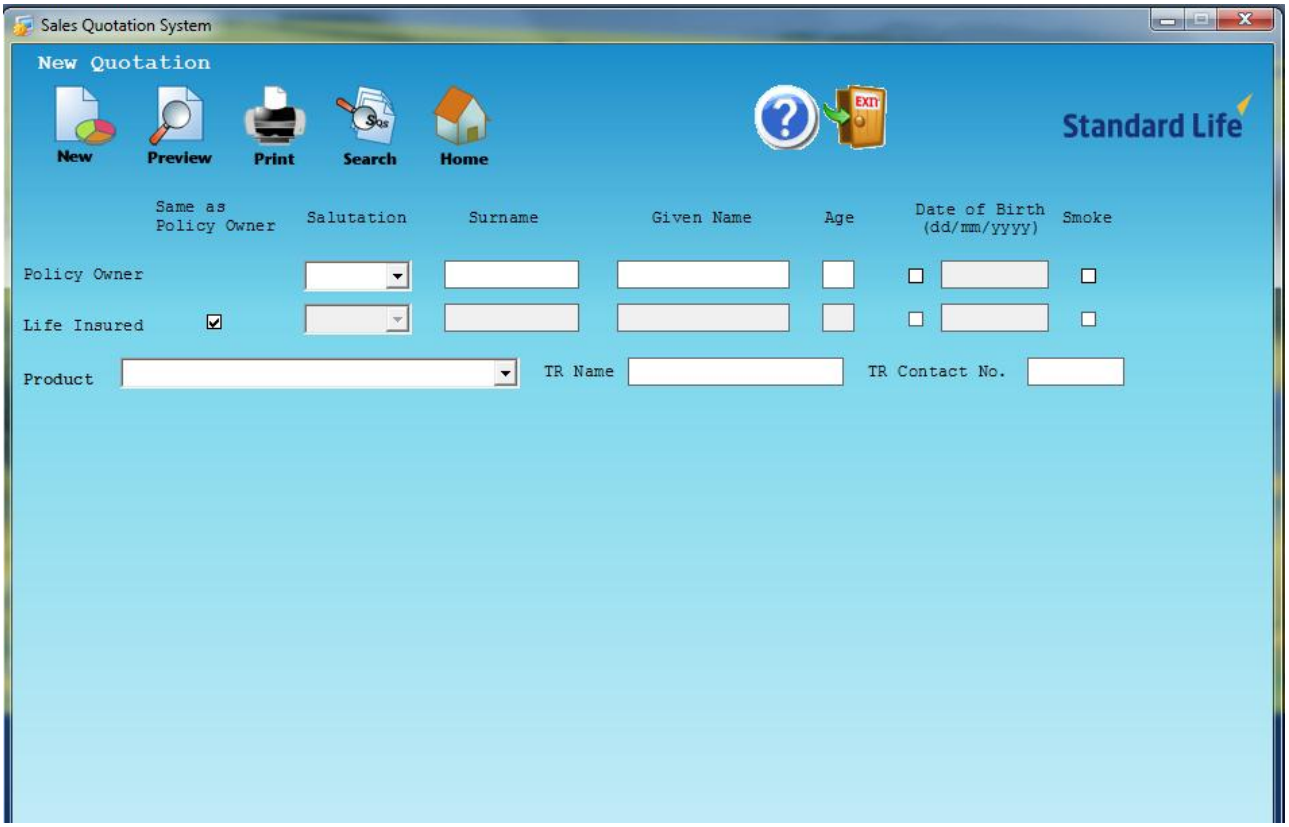


Fig.4.1.1 Creating New Quotation Screen

Step 1: Enter Policy Owner, Life Insured and Policy Payer details. Uncheck the check box if Life Insured/Policy Payer differs from Policy Owner.

Step 2: Enter the TR Name and TR Contact No.

Step 3: Select product from the Product combo box, there are four types of product available:

Term Product (Section 4.1.1)
Unit Linked Product (Section 4.1.2)
Unit Linked With Protection Product (section 4.1.3)
Single Investment Product (section 4.1.4)

ATTENTION: Whenever you enter new information, the figures in Quotation Summary will be removed until you click <<Preview>> icon **again to recalculate the figures.**

4.1.1 Term Product

Select Term Product from the Product combo box (e.g. Perpetual Protector), it brings you to the screen Fig.4.1.1.1.

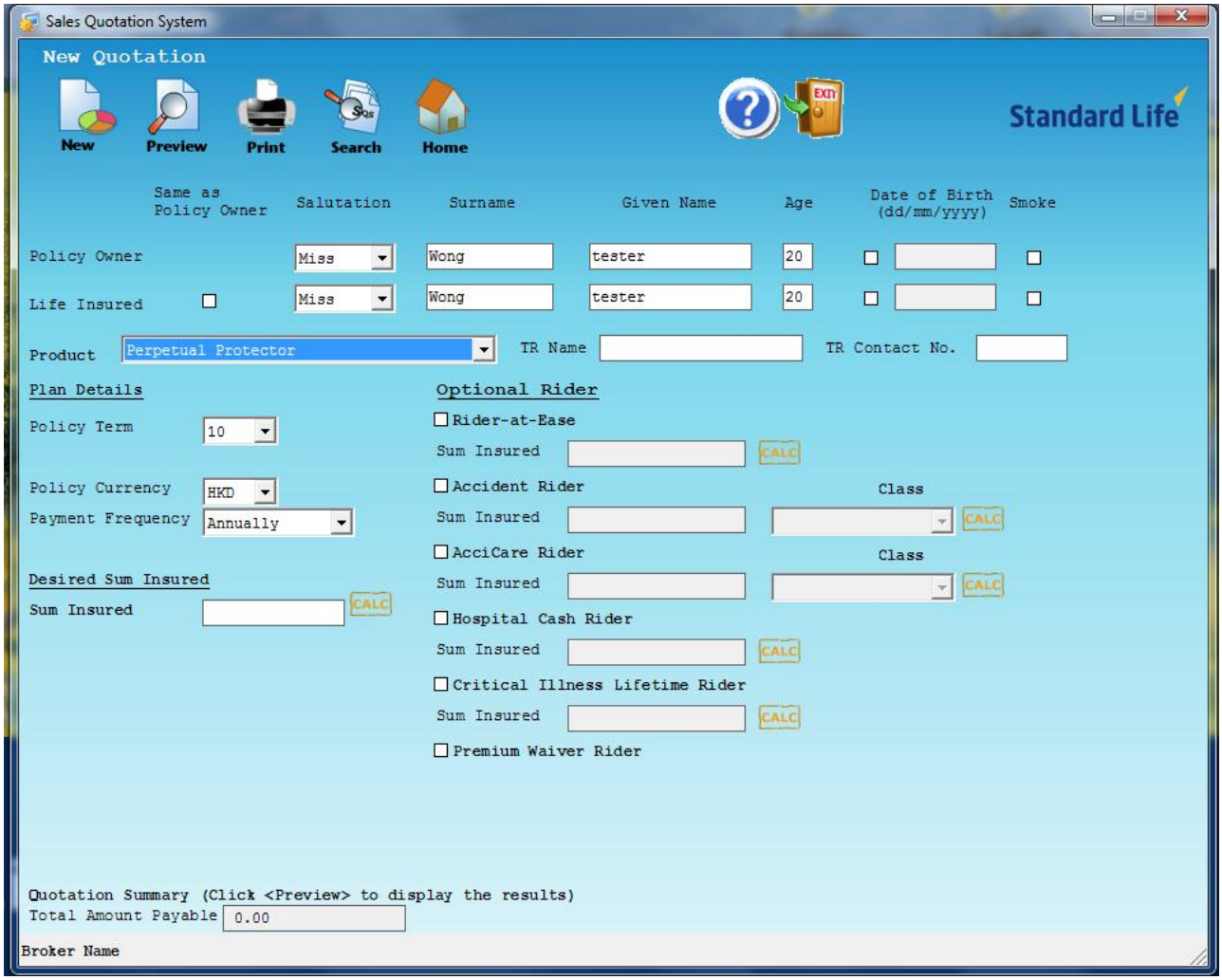


Fig.4.1.1.1 Term Product (Perpetual Protector)

Plan Details:

Select:

- Policy Term (Maybe fixed for some products)
- Policy Currency (HKD/USD)
- Payment Frequency (Annually/Semi-annually/Quarterly/Monthly)

Enter:

- Desired Sum Insured

Check and Enter:

- *Rider-at-Ease (Check and enter a sum insured >= HK$200000 if you want to select Rider-at-Ease)
- *Accident Rider (Check and enter a sum insured >= HK$200000 if you want to select Accident Rider and then select a class for Accident Rider, “Class 1/Class 2/Class 3”)
- *AcciCare Rider (Check and enter a sum insured >= HK$200000 if you want to select AcciCare Rider and then select a class for Accident Rider, “Class 1/Class 2/Class 3”)
- *Hospital Cash Rider (Check and enter a sum insured >= HK$300 if you want to select Hospital Cash Rider)

Check:

- Waiver of Premium Rider (Check if you want to select Waiver of Premium Rider)

Quotation Summary: It shows the Total Amount Payable per payment frequency.

* Can use calculate function CALC (Section 4.1.6)

4.1.2 Unit Linked Product

Select Unit Linked Product from the Product combo box (e.g. Harvest 101 Investment Plan 2009), it brings you to the screen Fig.4.1.2.1.

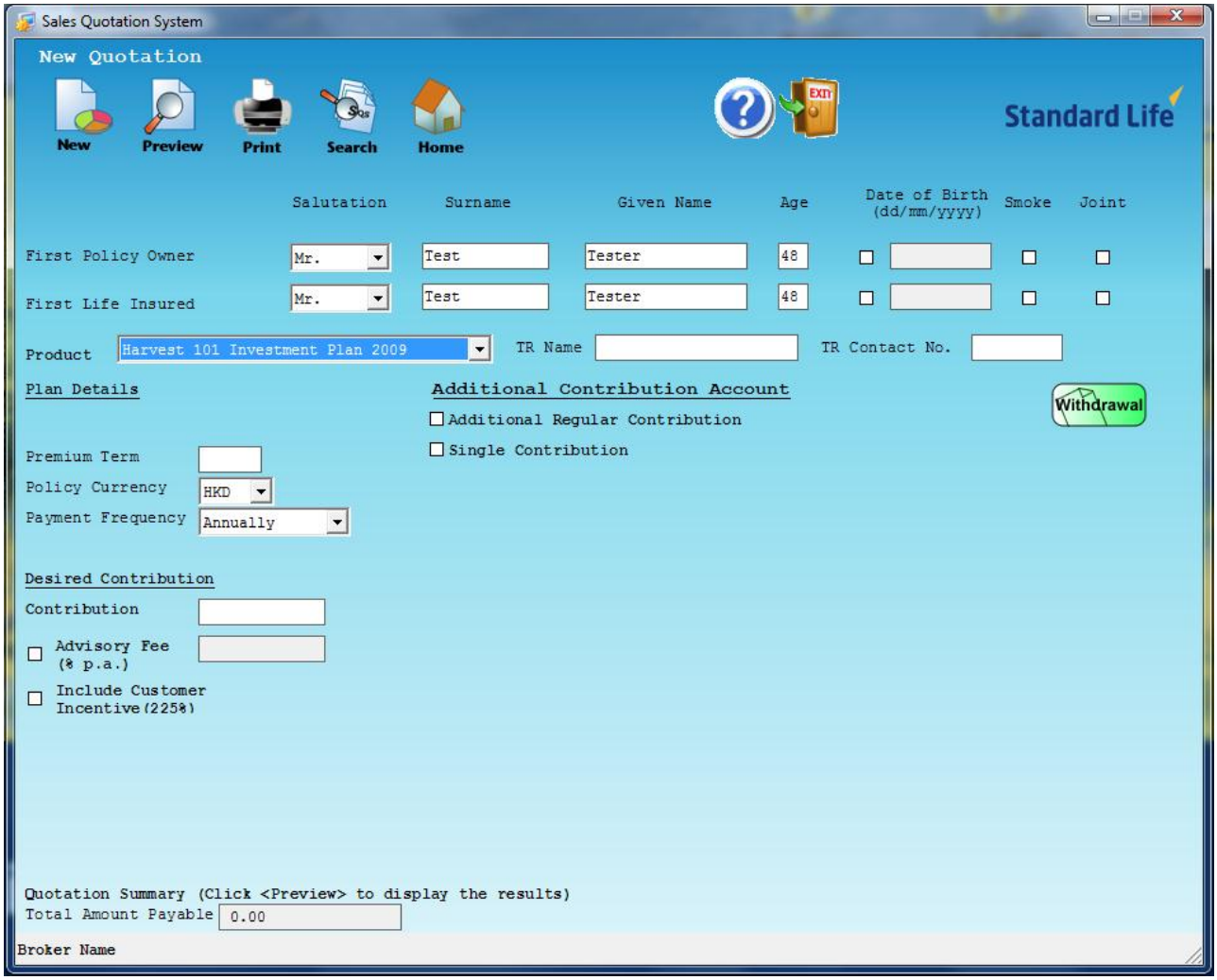


Fig.4.1.2.1 Unit Linked Product (Harvest 101 Investment Plan)

Plan Details:

Select:

- Policy Currency (EUR/GBP/HKD/JPY/USD)
- Payment Frequency (Annually/Semi-annually/Quarterly/Monthly)

Enter:

- Premium Term (Term must be between 5 and 32 years inclusive)
- Desired Contribution (Amount must be >= HK$8640)

Check and Enter:

- Desired Contribution (Amount must be >= HK$8640)
-

Check:

- Include Customer Incentive (Check if you want to select Include Customer Incentive)

4.1.3 Unit Linked With Protection Product

Select Unit Linked With Protection Product from the Product combo box (e.g. LifeMaster), it brings you to the screen Fig.4.1.3.1.

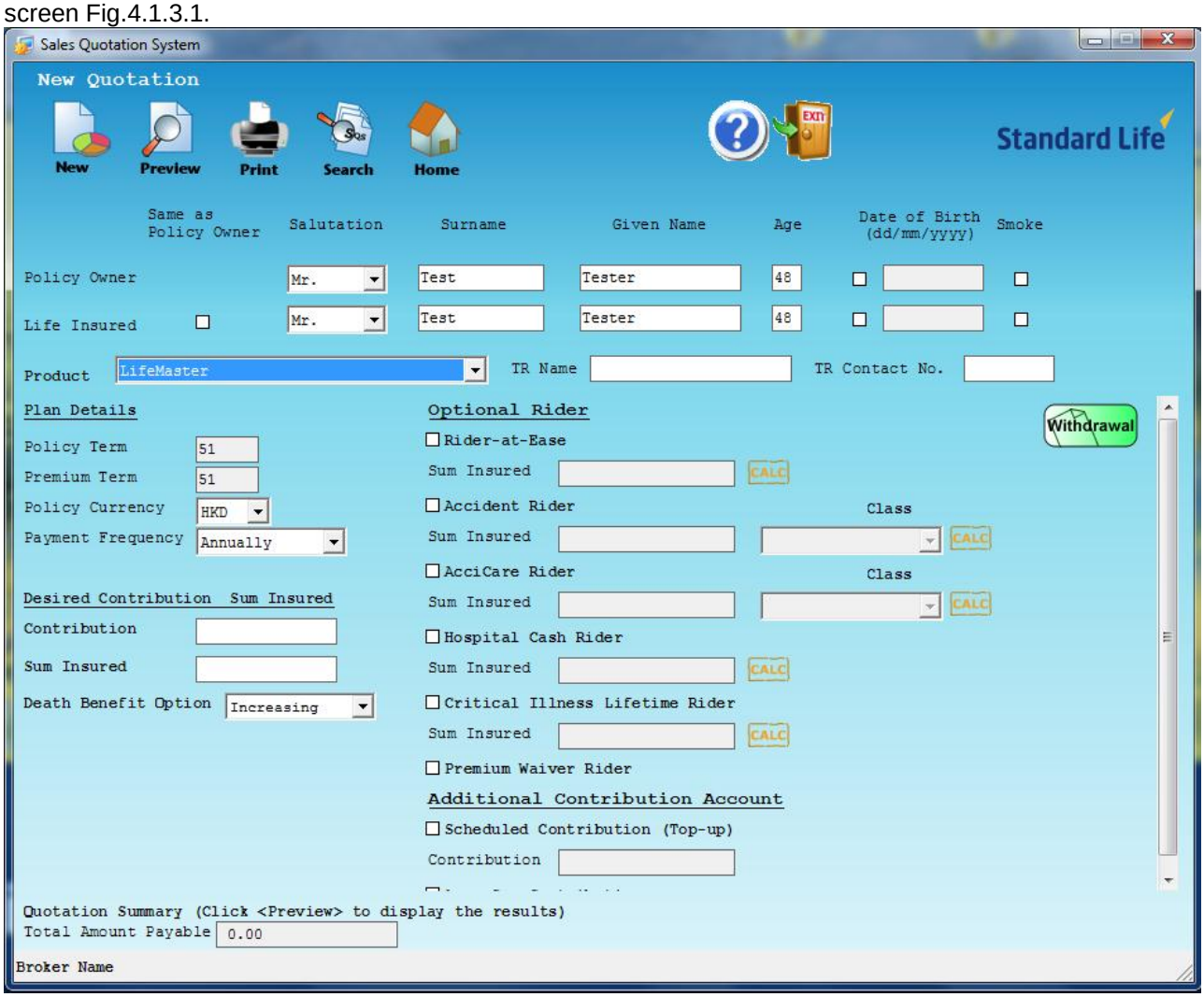


Fig.4.1.3.1 Unit Linked With Protection Product (LifeMaster)

Plan Details:

Select:

- Policy Currency (HKD/USD)
- Payment Frequency (Annually/Semi-annually/Quarterly/Monthly)
- Death Benefit Option (Increasing/Level)

Enter:

- Desired Contribution (should be >= HK$4200 for LifeMaster)
- Desired Sum Insured (should be >= 2 times of annual contribution)

Check and Enter:

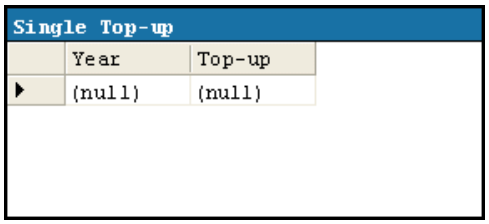
- *Rider-at-Ease (Check and enter a sum insured >= HK$200000 if you want to select Rider-at-Ease)
- *Accident Rider (Check and enter a sum insured >= HK$200000 if you want to select Accident Rider and then select a class for Accident Rider, “Class 1/Class 2/Class 3”)
- *AcciCare Rider (Check and enter a sum insured >= HK$200000 if you want to select AcciCare Rider and then select a class for Accident Rider, “Class 1/Class 2/Class 3”)
- *Hospital Cash Rider (Check and enter a sum insured >= HK$300 if you want to select Hospital Cash Rider)
- Scheduled Investment Contribution (Check and enter a contribution >= HK$1200 if you want to have a regular investment)

Check:

- Waiver of Premium Rider (Check if you want to select Waiver of Premium Rider)

Special Function: Lump Sum Investment Contribution

Check if you want to add Lump Sum Investment. After you check, you will see a mini dialog



shows in the right down side like Fig 4.1.3.2.

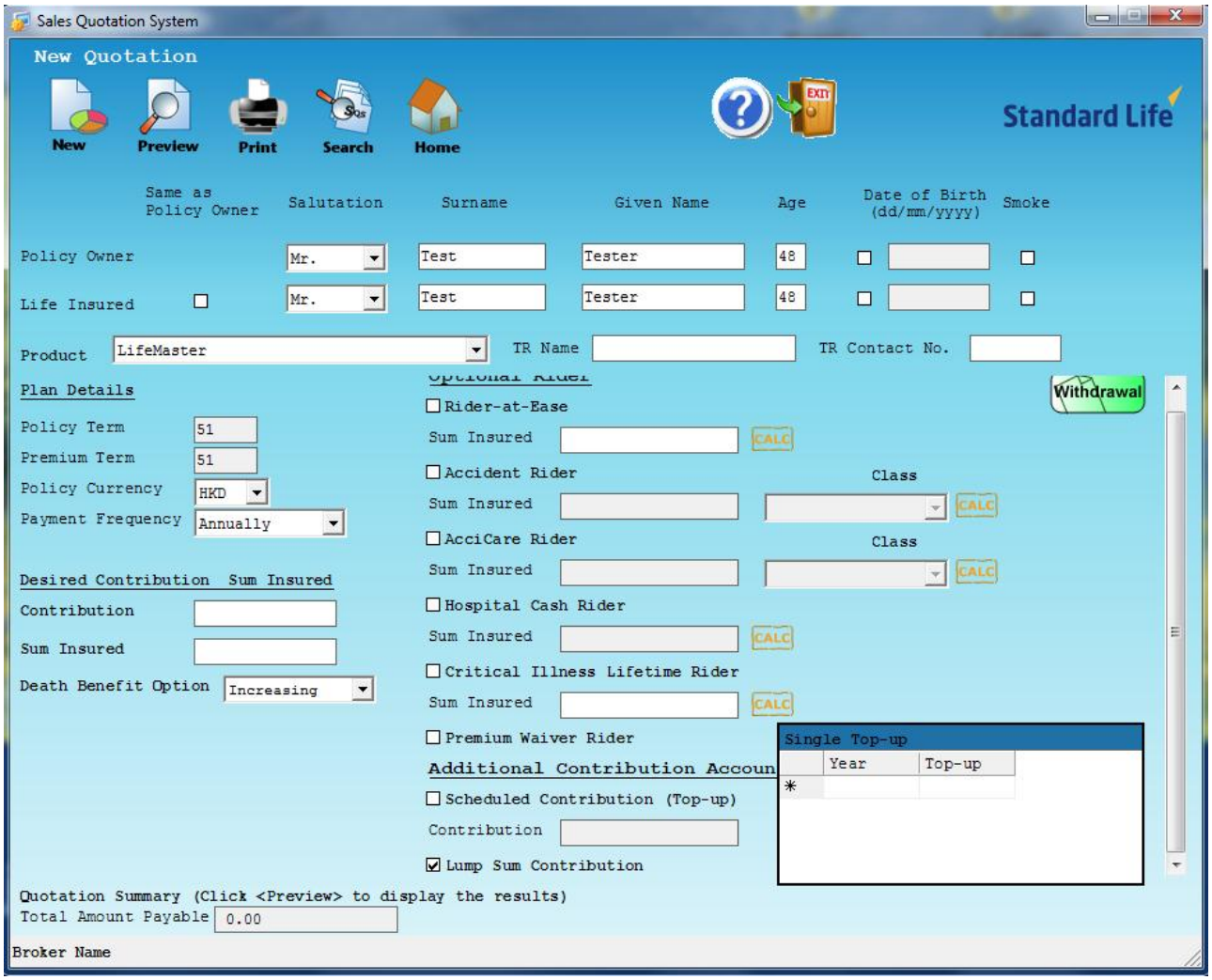


Fig 4.1.3.2

In the Single Top-up dialog, you can enter the number of future year and sum of investment in Top-up that you want to make Lump Sum Investment.

Quotation Summary: It shows the Total Amount Payable per payment frequency.

* Can use calculate function CALC (Section 4.1.5)

4.1.4 Single Investment Product

Select Single Investment Product from the Product combo box (e.g. Wealth Amplifer Investment Plan), it brings you to the screen Fig.4.1.4.1.

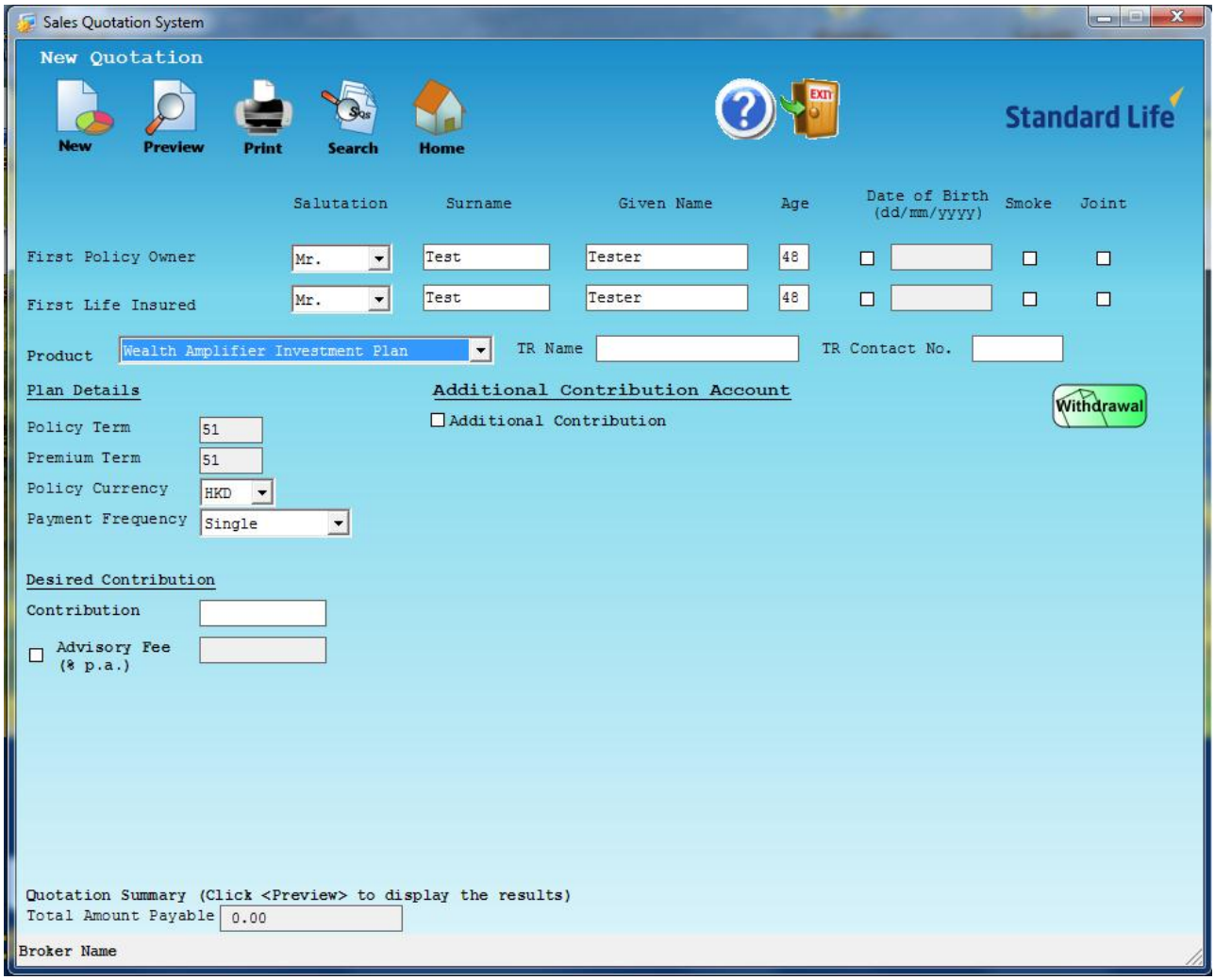


Fig.4.1.4.1 Single Investment Product (Wealth Amplifer Investment Plan)

Plan Details:

Select:

- Policy Currency (HKD only in Wealth Amplifer Investment Plan)
- Payment Frequency (Single only in Wealth Amplifer Investment Plan)

Enter:

- *Desired Contribution (Enter Contribution should be >= HK$80000)

Quotation Summary: It shows the Total Amount Payable per payment frequency.

4.1.5 Use of Calculate Function:

User can click icon CALC to calculate sum insured by entering a premium. After clicked, a window Fig 4.1.5.1 will display. Then user can enter their target premium and the result will be shown in sum insured Textbox.

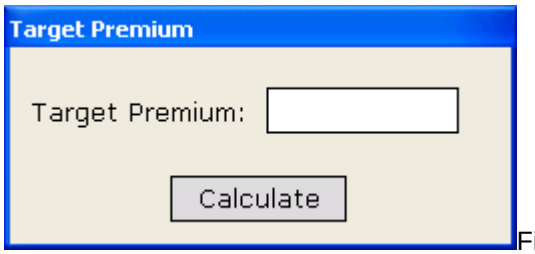


Fig. 4.1.5.1 Calculate Sum Insured

4.1.6 Joint Owner / Joint Life Insured Function:

SQS allows creating a joint owner / joint life insured quotation for some products.
For the product with these features, a different screen Fig 4.1.6.1 will be shown:

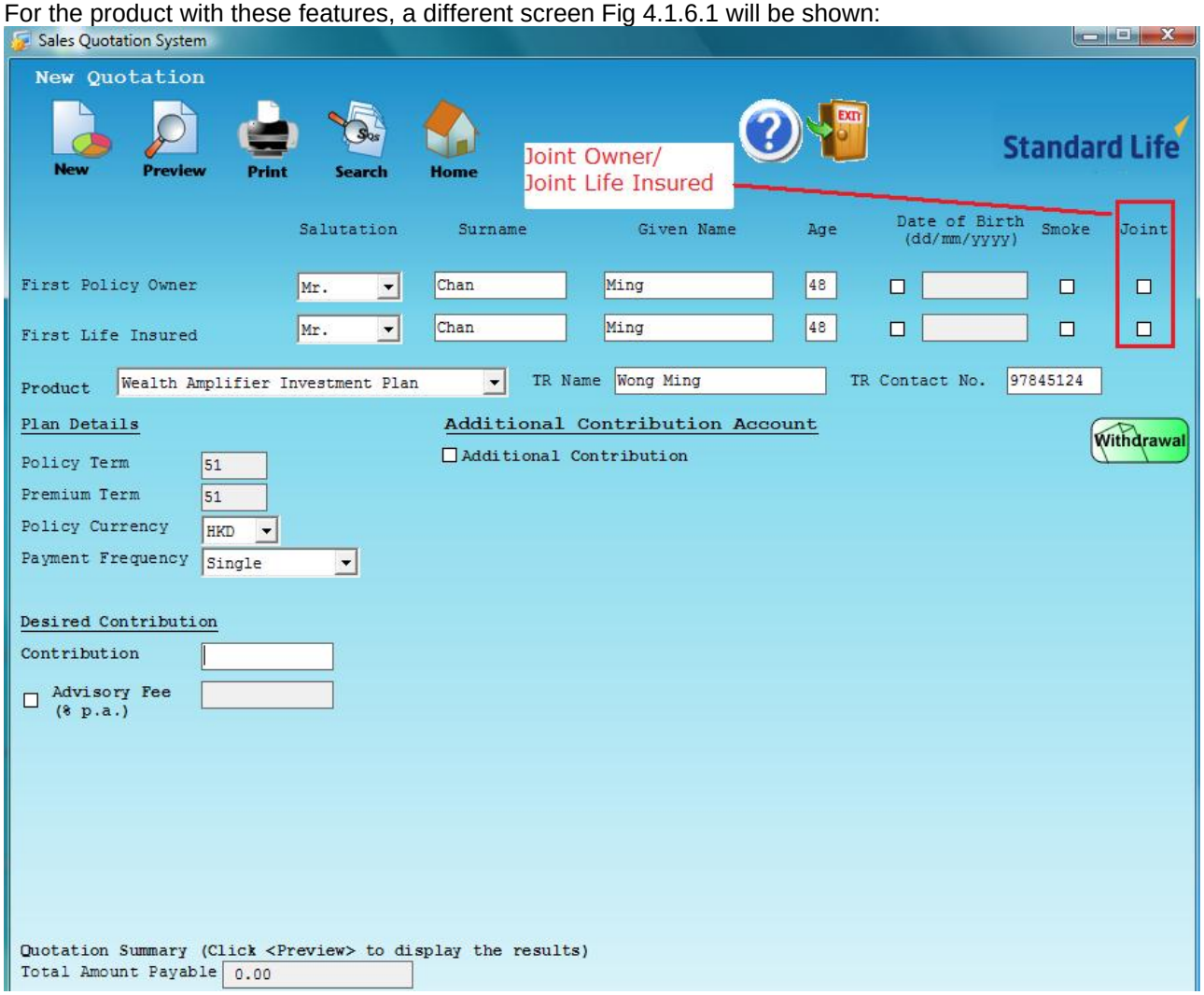


Fig 4.1.6.1

Checking the joint checkbox, a new row in Fig 4.1.6.2 will be shown for entering the information of second policy owner / second life insured:

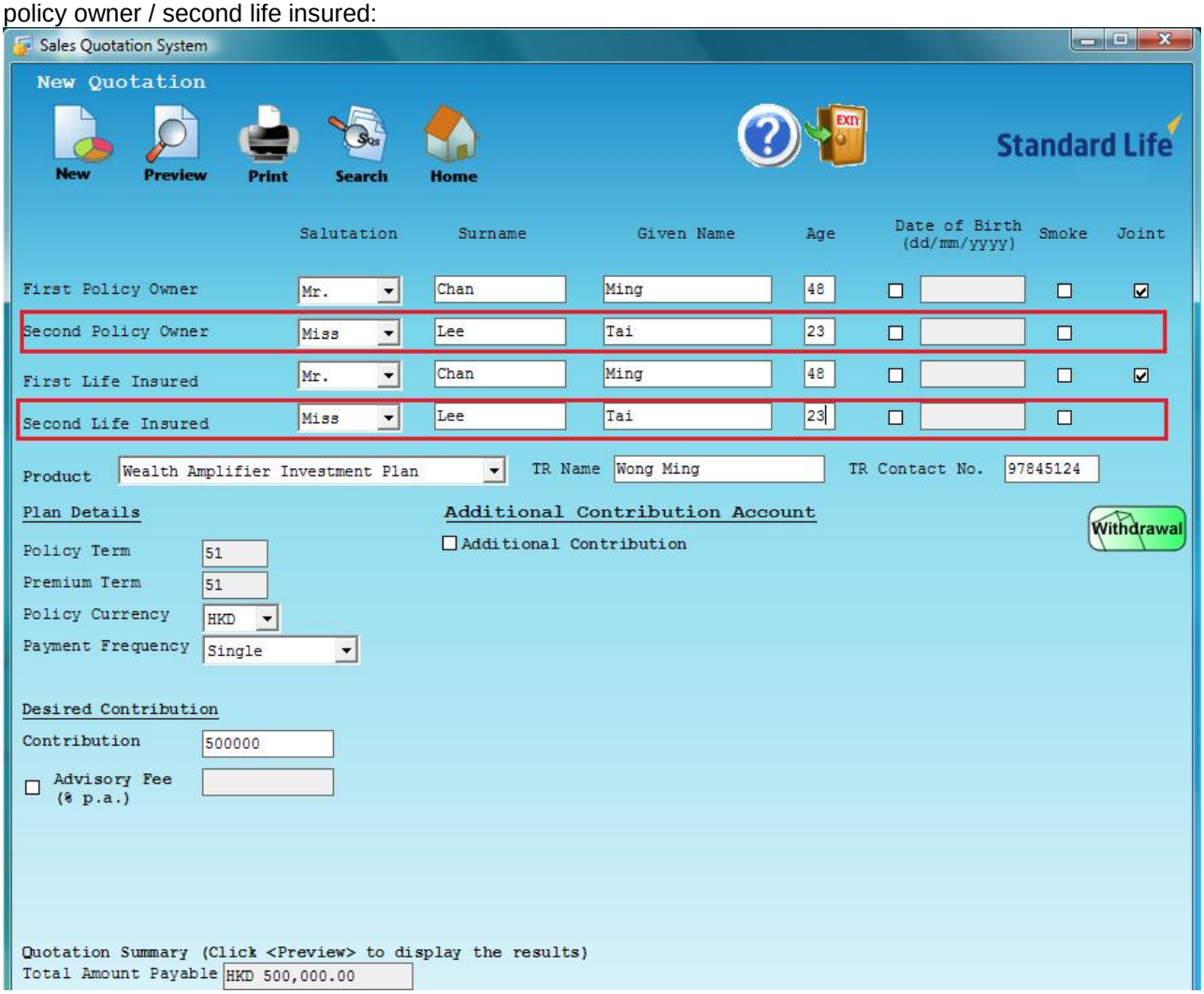


Fig 4.1.6.2

4.1.7 Multi Joint Owner / Multi Joint Life Insured Function:

Other than a single joint owner / joint life insured, SQS also allows to create a multi joint owners / multi joint life insured quotation for certain products (e. g Harvest Wealth).
For the product with these features, a different screen Fig 4.1.7.1 will be shown:

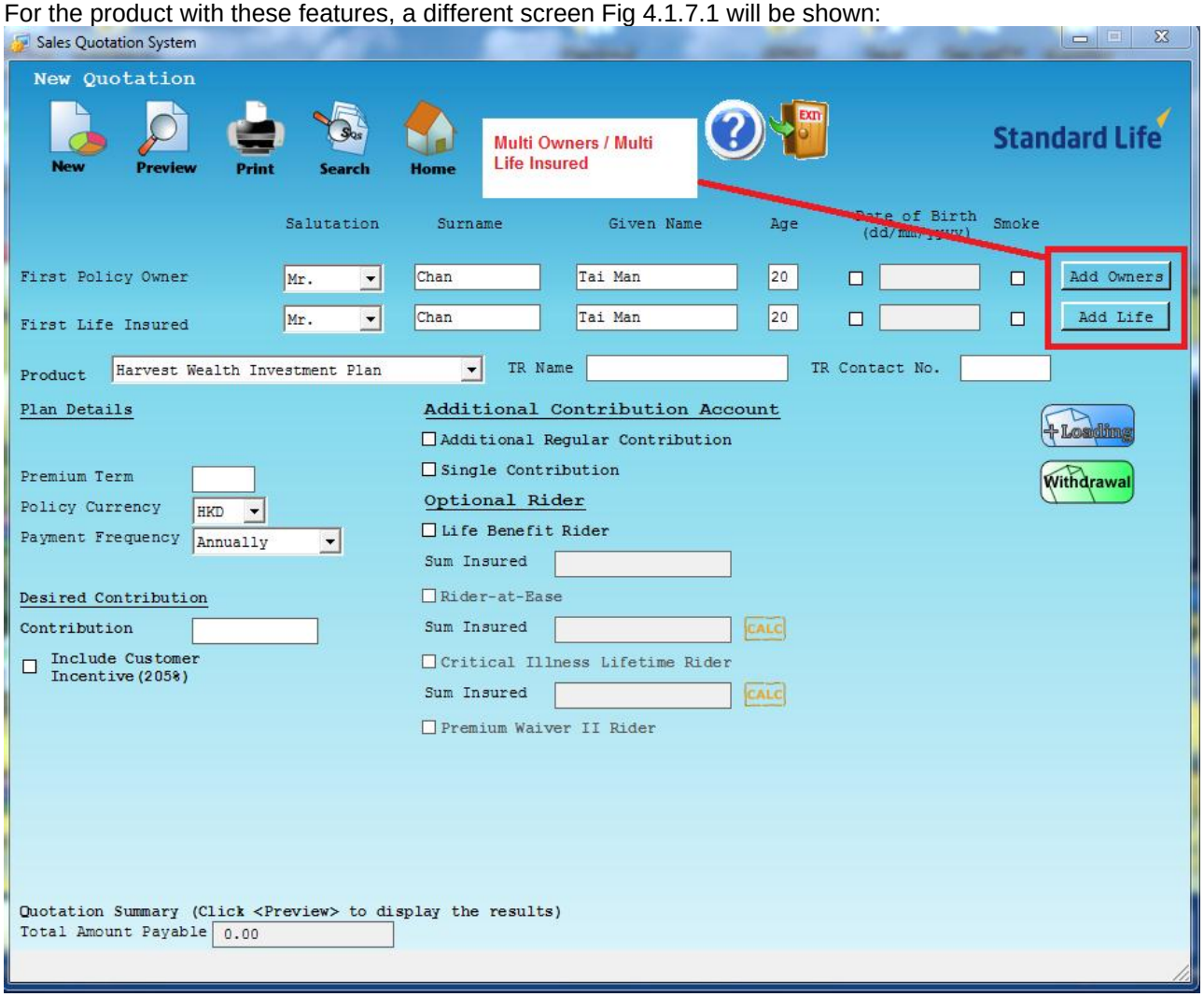


Fig 4.1.7.1

Checking the joint checkbox, a new row in Fig 4.1.6.2 will be shown for entering the information of second policy owner / second life insured:

To add additional policy owner, click on the “Add Owners” button (in Red). A new input form in Fig 4.1.7.2 will be shown for entering additional policy owner information. Click “Add” / “Remove” button (in orange) to insert new policy owner information or remove existing policy owner information respectively. Click “OK” to close and save the information or Click “Cancel” to close the form without saving.

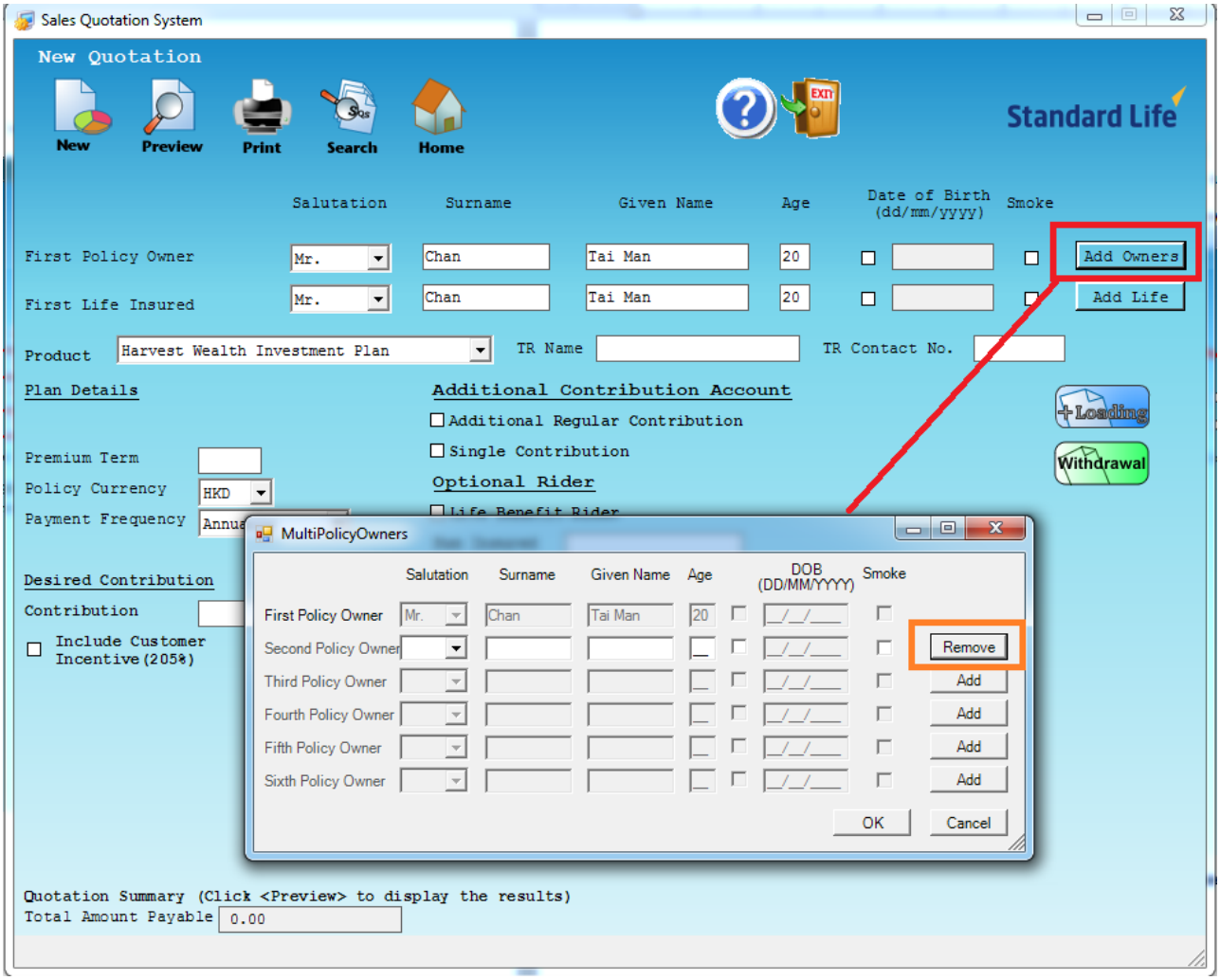
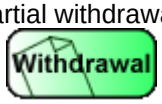


Fig 4.1.7.2

4.1.8 Partial Withdrawal Function:

SQS allows creating special quotation, partial withdrawal, for some products.

For the product with this feature, a button 

will be shown in the right hand side.
Clicking this button, a panel will be shown in Fig 4.1.8.1

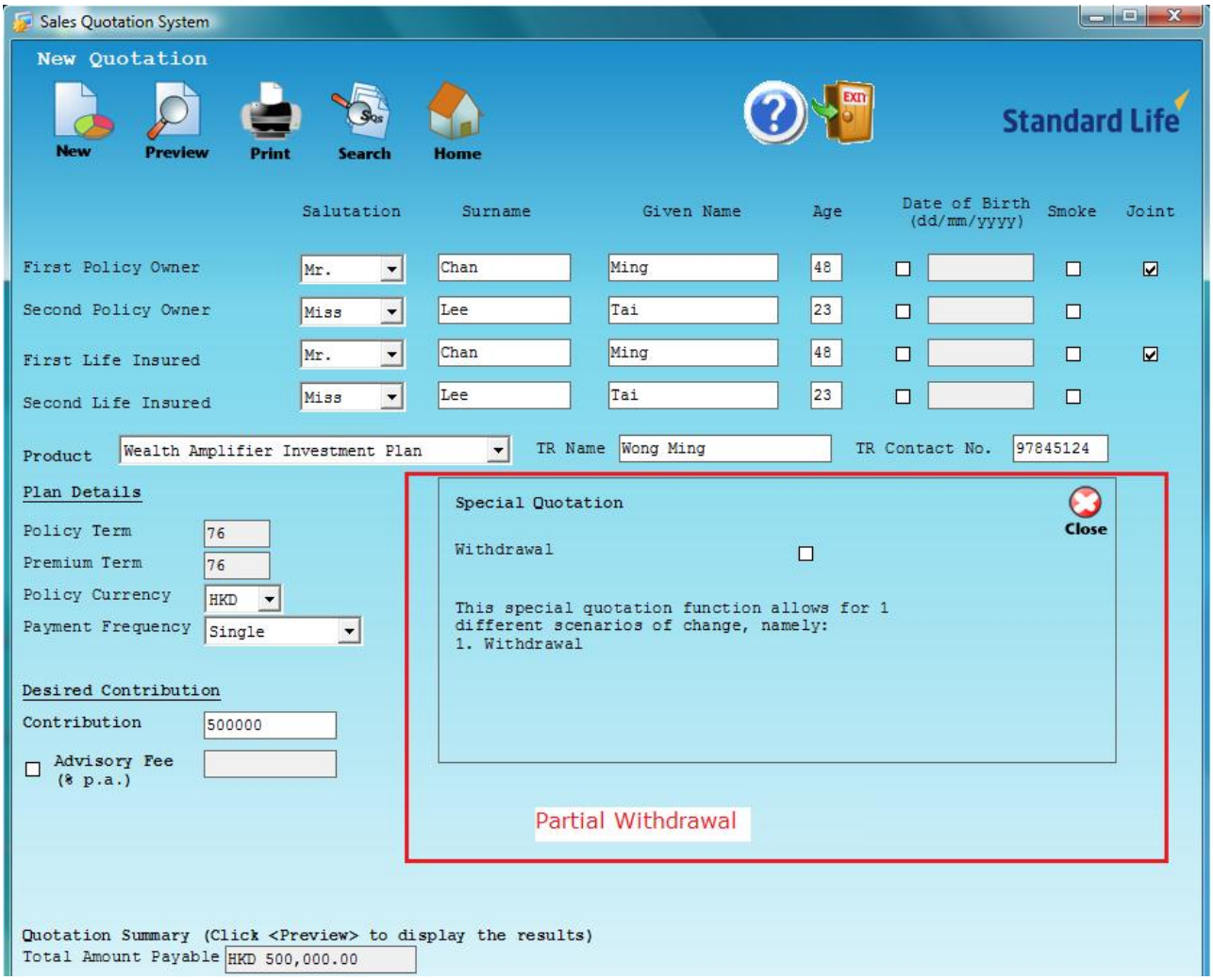
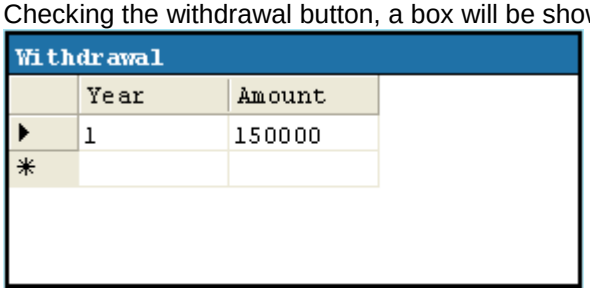


Fig 4.1.8.1

Checking the withdrawal button, a box will be shown for entering the withdrawal year and amount:



Entering the required withdrawal, close the panel by clicking the button .

4.2 Preview Quotation

After creating a new Quotation, this function allows user to preview the illustration document for current quotation.

Preview

Click the preview icon on the Quotation screen. The language selection screen (Fig. 4.2.1) will be popup requesting the language you prefer.

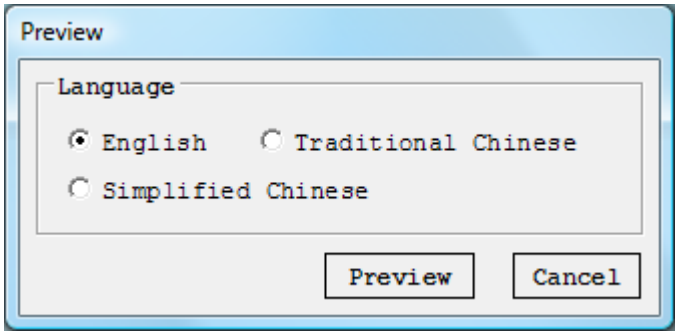


Fig. 4.2.1 Language selection screen

Select <English>, <Traditional Chinese> and click <Preview>. A dialog will be pop up to show the progress of the calculation.

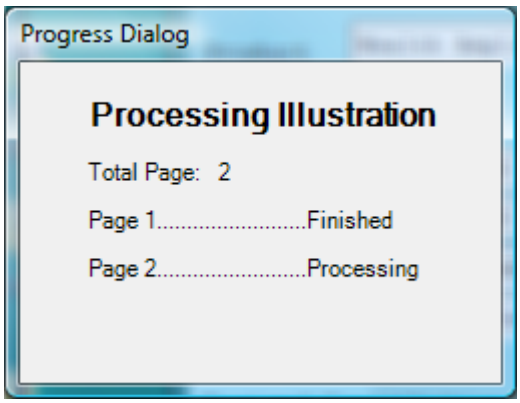
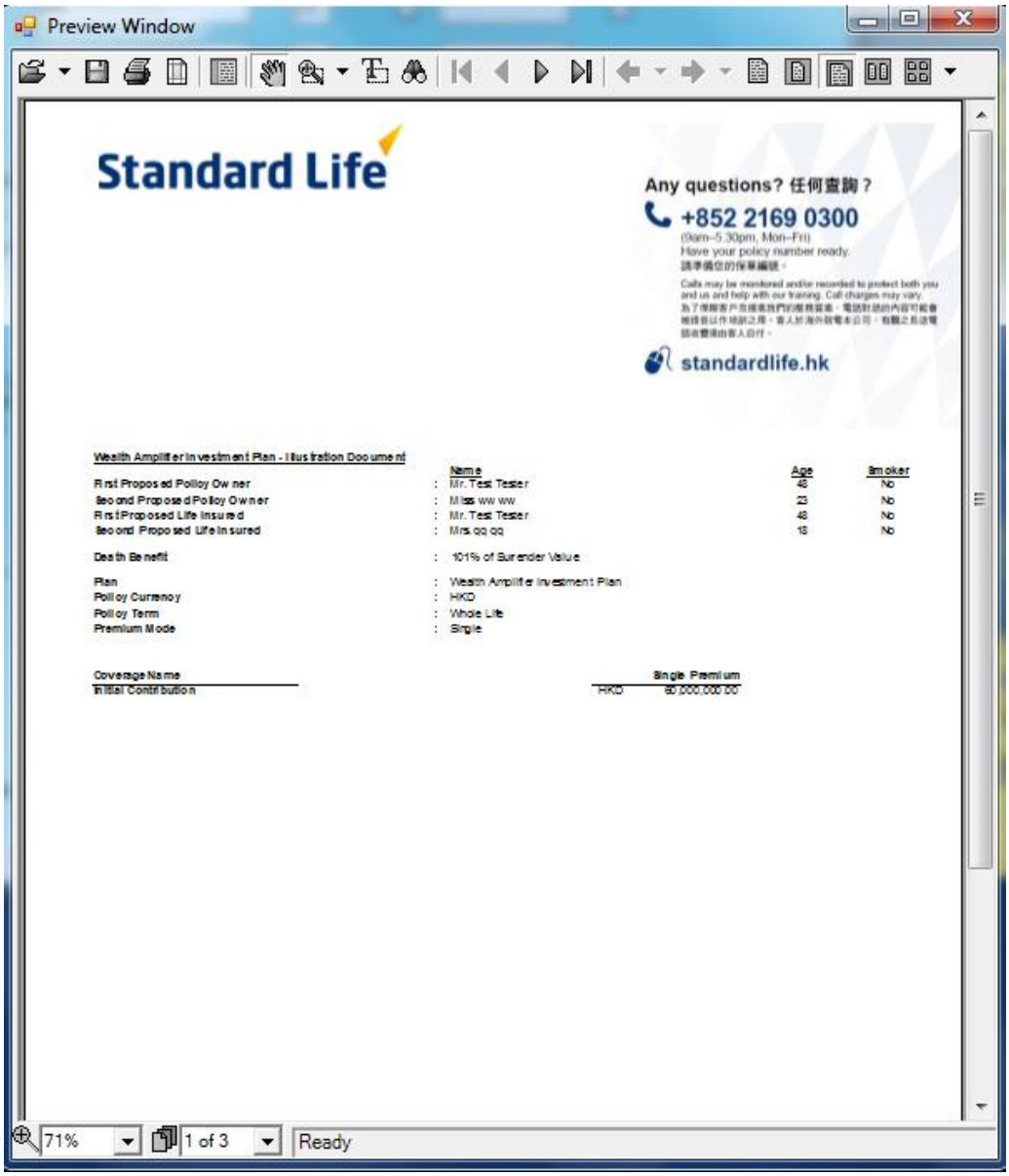


Fig. 4.2.2 Progress Dialog

After the calculation finished, a window (Fig. 4.2.3) will be popup to display the quotation using selected language.


Preview Window
Standard Life
Any questions? 任何查詢？
+852 2169 0300
(9am–5.30pm, Mon–Fri)
Have your policy number ready.
standardlife.hk
Wealth Amplifier Investment Plan - Illustration Document
Name
Age
Smoker
First Proposed Policy Owner : Mr. Test Tester 48 No
Second Proposed Policy Owner : Miss ww ww 23 No
First Proposed Life Insured : Mr. Test Tester 48 No
Second Proposed Life Insured : Mrs qq qq 18 No
Death Benefit : 101% of Surrender Value
Plan : Wealth Amplifier Investment Plan
Policy Currency : HKD
Policy Term : Whole Life
Premium Mode : Single
Coverage Name
Single Premium
Initial Contribution
HKD 60,000,000.00
71%
1 of 3
Ready
Fig. 4.2.3 Preview window

Zoom

To zoom in and out the document, you can click the magnifier icon or select the size in the combo box in left down side of the window (Fig. 4.2.4).

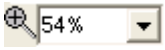


Fig. 4.2.4 Preview size

You can also view the document in different sizes by clicking icon on the bar of right hand side

View different Page

If the document has more than 1 page, click previous page or next page arrow (Fig. 4.2.5) to scroll to previous or next pages.

Fig. 4.2.5 Buttons to scroll to previous or next page

Print	Click to print the quotation directly.
File Save	Click to save the quotation. User can save it as pdf format only.
Close	Click to quit the preview window.

4.3 Print Quotation

After creating a new Quotation, user can print the illustration document for current quotation.

You may select printer, number of print copy and language before printing. The printer, number of copies and language will be the same as current user's default setting. Should you wish to change the default value, please refer User Maintenance (section 5) for detail.

Step 1:

Click the Print icon on the Quotation screen.

The language selection screen (Fig. 4.3.1) will be popup requesting the language you prefer.

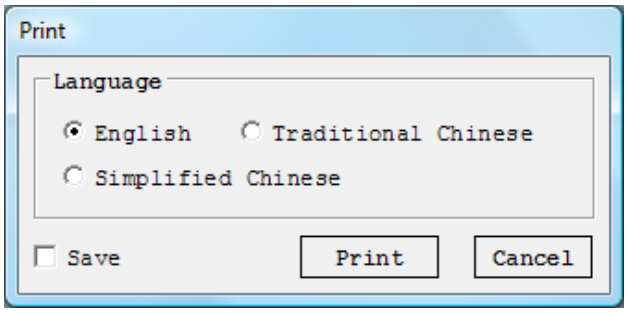
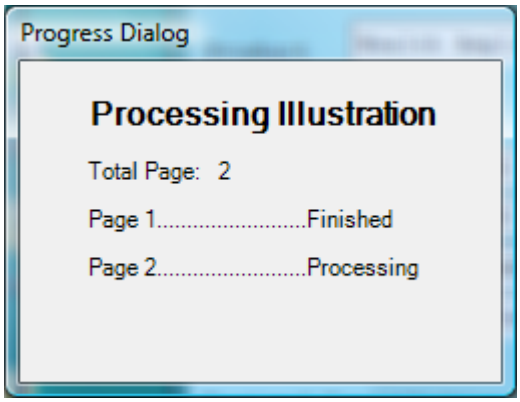


Fig. 4.3.1 Language selection screen

If you want to save the quotation after printing, please check “Save”.

After pressing “Print” button, a dialog will be pop up to show the progress of the calculation.



Then screen Fig.4.3.1 will be prompted up.

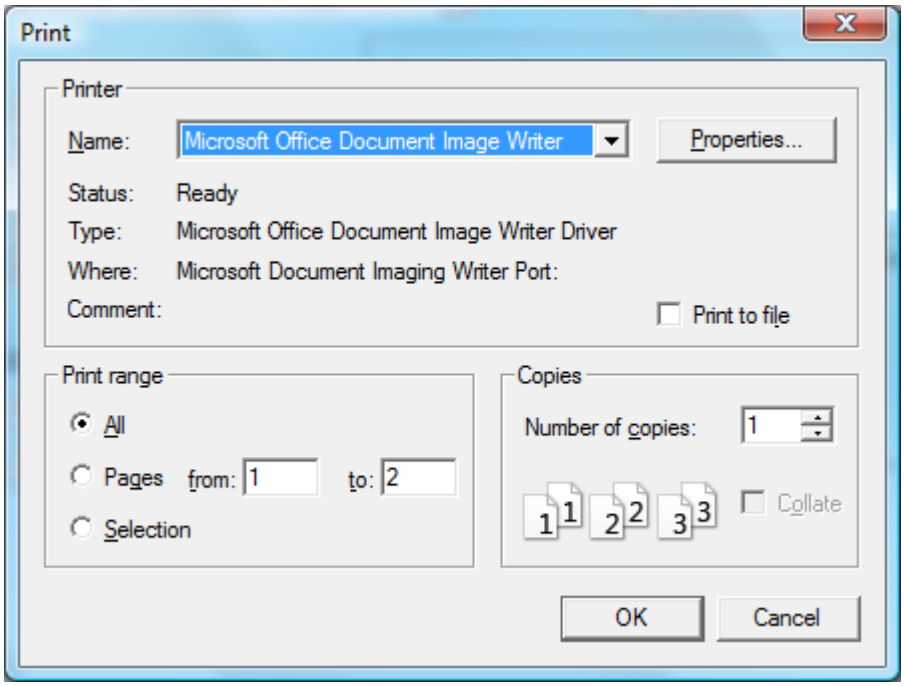


Fig.4.3.1 Print screen

Step 2: For changing printer, select printers in the combo box.

Step 3: Enter the desired number of copies in the <Number of Copies> box.

Step 4: Click <OK> for printing or <Cancel> to stop the action.

4.4 Save the Quotation

SQS will save all the documents that have been printed before. If you want to search the document back, click icon , a window Fig.4.4.1 will be shown.

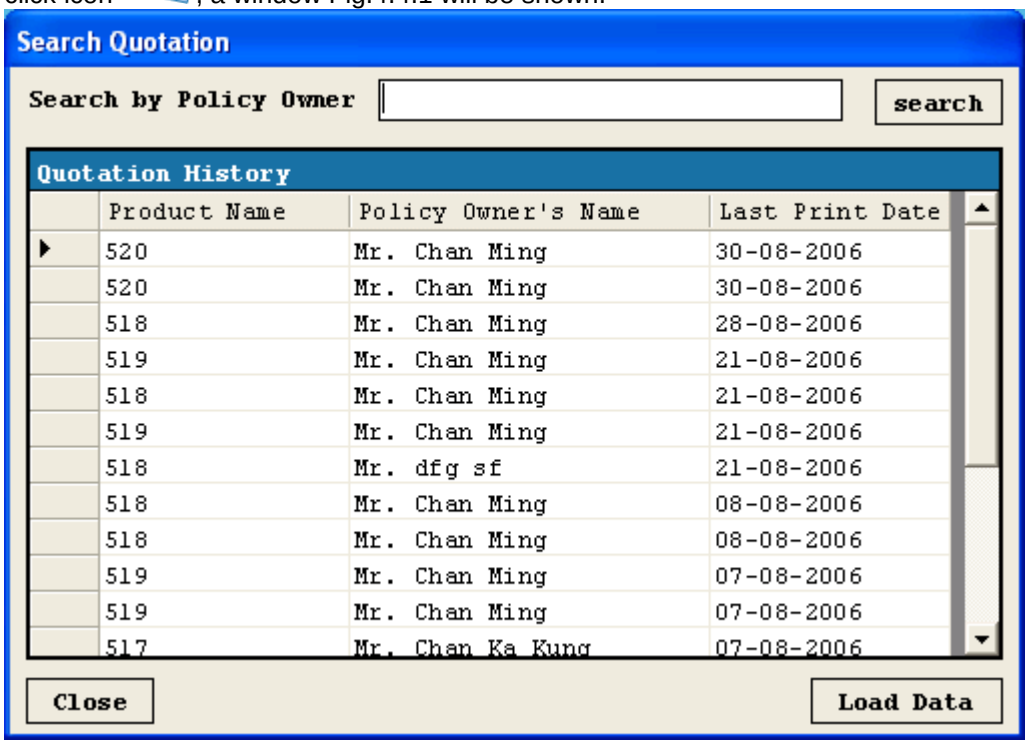


Fig 4.4.1 Search Quotation

User can:

- Search Quotation by keyword of Policy Owner.
- Choose a row of data and then click <Load Data> to load the previous quotation.
- Stop searching by close the window

4.5 Return to Main Menu

If you are working on the Quotation screen or User Maintenance screen and want to return to the Main Menu, click the Main Menu icon , it brings you back to the Main Menu screen.

5. User Maintenance

This section allows user to maintain user information and default setting for printing quotation.

Fig. 5.1 shows the screen you will see when **User Maintenance** was clicked on the Main Menu screen.

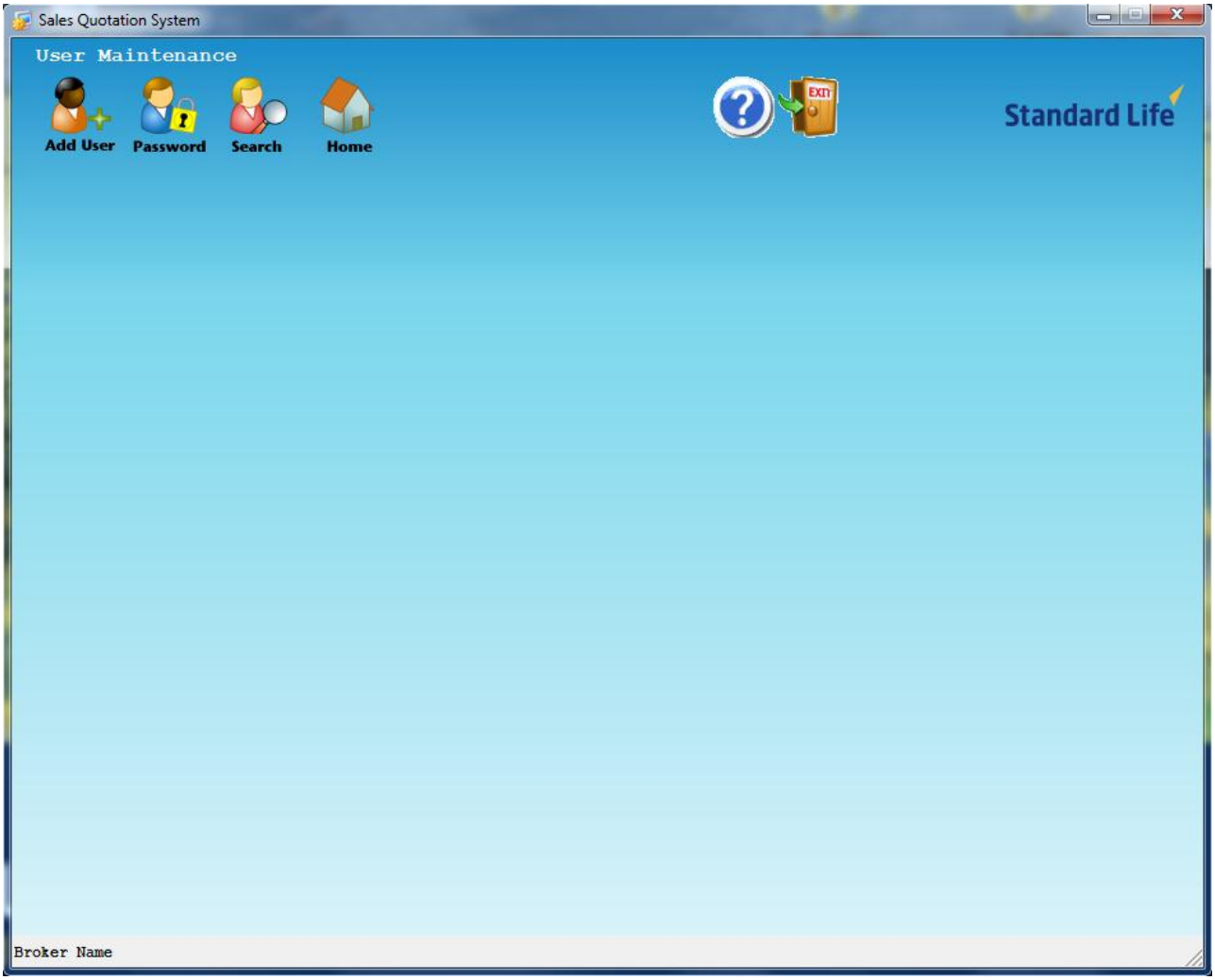


Fig. 5.1 Screen for User Maintenance

On the User Maintenance screen, user can:

- Create New User (section 5.1)
- Search & Update User Details (section 5.1)
- Change Password (section 5.2)

5.1 Create New User

Every user must be registered in order to use the Sales Quotation System. The screen (Fig 5.1.1) will be displayed when you add or change user details.

Step 1: **Create New User Details**

Click the icon on the User Maintenance screen, it brings you to the screen Fig.5.1.1.

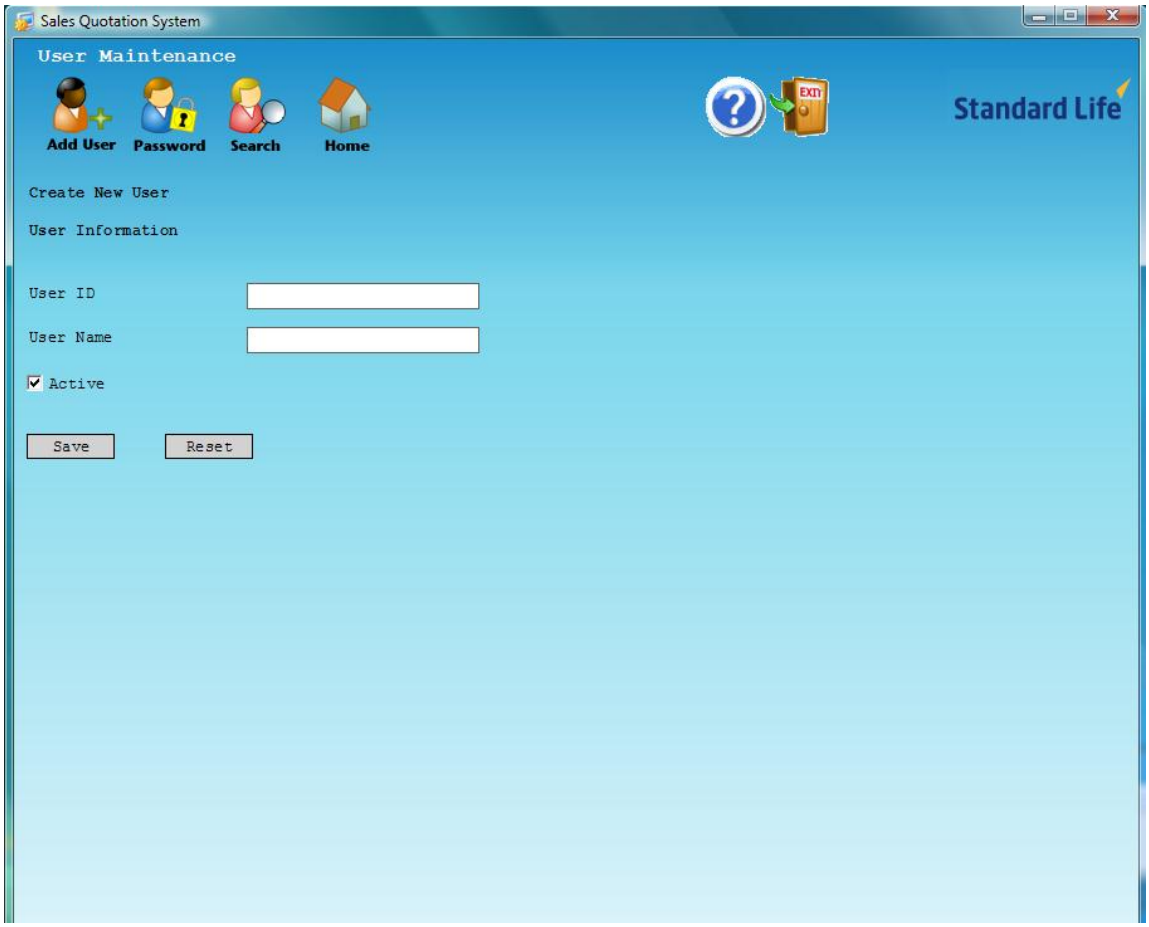


Fig.5.1.1 Create new user screen

Step 2: Enter New User details.

Step 3: Whenever registering a new user, the active role is always ticked. However, should you wish to inactivate the user account, you can de-select it.

If you want to clear the user information that you entered, click <Reset>.

Step 4: Click <Save> for saving record.

5.2 Change Password

For security purpose, you are requested to change a new password at the first time you login in the SQS system. You may also change password anytime you wish.

Step 1:

Click the Password icon on the User Maintenance screen; the screen Fig.5.2.1 will be popup.

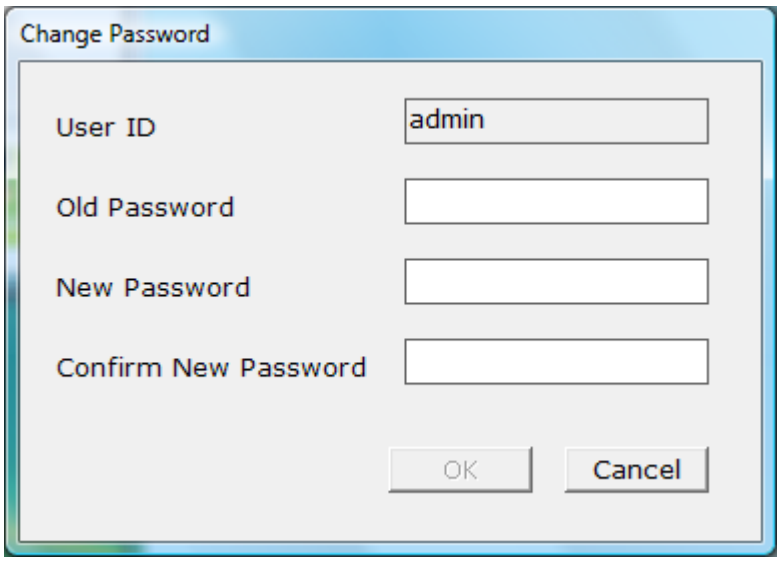


Fig.5.2.1 Change password screen

Step 2: Enter Old Password. If this is the first time you login, you should enter your User name (*NOT User ID).

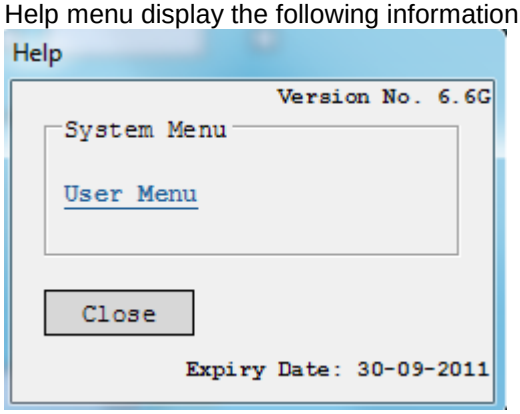
If you are changing into a new password, enter your existing password.

Step 3: Enter New Password twice. The new password must be different from the existing password.

Step 4: Click <OK> to confirm or <Cancel> to stop the action.

6. Help Menu

Help menu display the following information: Version No. and Expiry Date.



Section 1: System Menu

When you click User Menu link, it will open the SQS user menu PDF file for you in Acrobat Reader program.

7. Exit

When you finish using SQS program, you can click Exit icon to close the application.